



# Three-Tier Drug Benefits For Statewide Plans

Administered by Anthem Blue Cross and Blue Shield

The statewide Anthem plans use a three-tier copayment structure for covered prescription drugs purchased through a participating retail pharmacy or the home delivery (mail service) pharmacy. The drug program applies to the following plans: Key Advantage, Key Advantage With Expanded Benefits, Cost Alliance With Dental, KeyShare, KeyShare With Expanded Benefits, Value Alliance With Dental, Advantage 65, Medicare Complementary, and Drug Only.

Following is a list of some commonly prescribed drugs and their tier assignments. A detailed list of drugs with the tier in which they fall is available on the Web at [www.anthem.com](http://www.anthem.com). Once on the site, select “Members and Consumers”, then choose “Virginia”. On that page, you will find a link to the Commonwealth of Virginia and The Local Choice site.

## Commonly Used Drugs and Tier Assignments

Albuterol..... 1	Glucophage ( <i>oral, controlled release</i> ) ..... 2	Prevacid ..... 3
Allegra ..... 3	Hydrochlorothiazid..... 1	Prilosec..... 2
Alprazolam ( <i>oral</i> ) ..... 1	Hydrocodone w/Acet..... 2	Prinivil ..... 2
Ambien ..... 3	Ibuprofen ..... 1	Propoxyphene Napsylate.... 1
Amoxicillin..... 1	Lipitor..... 2	Ranitidine Hcl ..... 1
Atenolol ..... 1	Lorazepam ( <i>oral</i> ) ..... 1	Singulair ..... 3
Augmentin ..... 2	Naproxen ..... 1	Synthroid ( <i>oral</i> ) ..... 2
Celebrex ..... 3	Nasonex ..... 2	Toprol XL ..... 2
Celexa..... 2	Nexium ..... 2	Triamterene w/Hctz ..... 1
Cephalexin..... 1	Norvasc..... 2	Viagra..... 3
Cipro..... 3	Ortho Tri-Cyclen ..... 2	Vioxx ..... 3
Cyclobenzaprine Hc ..... 1	Paxil ( <i>oral &amp; oral liquid</i> ) ..... 2	Wellbutrin SR ..... 2
Diflucan ( <i>oral</i> ) ..... 2	Prednisone ( <i>oral</i> ) ..... 1	Zestril ( <i>oral</i> ) ..... 1
Effexor XR ..... 2	Premarin ..... 2	Zithromax ( <i>oral</i> ) ..... 2
Flonase ..... 2	Prempro ( <i>oral</i> ) ..... 2	Zocor ..... 2
Furosemide ( <i>oral injection</i> ) .. 1		Zoloft ..... 2
		Zyrtec ..... 3

## What Are My Copayments By Tier?

	First Tier Copayment <i>Typically Generic Drugs</i>	Second Tier Copayment <i>Low to Mid-Cost Brand Name Drugs</i>	Third Tier Copayment <i>Typically Higher Cost Brand Name Drugs</i>
<i>Participating Retail Pharmacy: Per 34-day supply*</i>	\$15	\$20	\$35
<i>Home Delivery Pharmacy: Up to 90-day supply</i>	\$18	\$33	\$63

\*You may purchase up to a 90-day supply at a retail pharmacy by paying multiple copayments. For example, you may purchase a 60-day supply for two retail copayments, or a 90-day supply for three copayments.

## Example of Tier Assignments

High cholesterol is a common condition that may be treated with medication after lifestyle changes have failed to reduce blood levels. Pravachol, a common medication for high cholesterol, has a tier 3 copayment. If you wanted to identify lower tier drug alternatives to Pravachol, you may simply go to the *Drug Listing* on [www.anthem.com](http://www.anthem.com) and search on "Pravachol". A list will appear with alternative drugs in lower tiers if they exist. In this example, the generic form of Mevacor and Niaspan SR are two possibilities with a tier 1 copayment. You may perform this type of search on any covered drug.

## Your Three-Tier Drug Program Is A Mandatory Generic Program

If a generic equivalent exists for a brand name drug, you have two choices:

1. You may request the generic and pay only the tier copayment. Or...
2. You may request the brand name drug and pay the tier copayment **plus** the difference between the allowable charge for the generic equivalent and the brand name drug.

If no generic equivalent exists, you pay only the applicable tier copayment.

## How Does A Three-Tier Copayment Help Hold Down Prescription Drug Costs?

Since 1998, insurance carriers and employer groups have increasingly adopted three-tier copayment prescription drug plans. The three-tier program covers all prescription drugs except those in categories that are contractually excluded.

A three-tier program helps contain costs by:

- ▲ Providing a more appropriate employee/employer sharing of the cost than traditional programs.
- ▲ Involving you, the consumer, in the purchasing decision and encouraging you to take an active role by asking your physician to consider prescribing the most cost effective medication to treat your condition, including generic alternatives whenever possible.

## How Do I Determine If My Pharmacy Is A Participating Pharmacy?

There are several ways to find this information:

- ▲ Ask your pharmacist.
- ▲ Go to the Web at [www.anthem.com](http://www.anthem.com). Select "Members and Consumers", then choose "Virginia". Click on the link to Commonwealth of Virginia and The Local Choice, and search the Provider Directory.
- ▲ Check the printed Provider Directory under Pharmacies.